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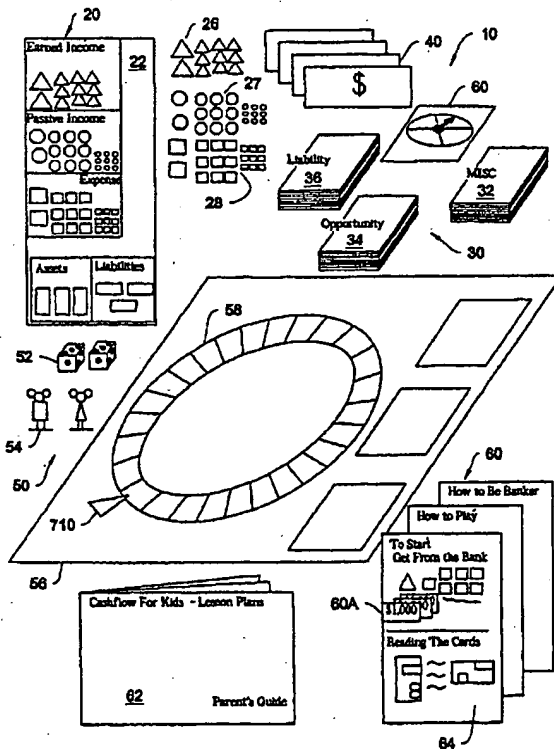
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(54) Title: GAME FOR TEACHING FUNDAMENTAL ASPECTS OF PERSONAL FINANCE, INVESTING AND ACCOUNTING TO CHILDREN



(57) Abstract: The present invention teaches financial skills in the context of a game (10). Each player is initially ascribed a predetermined periodic income, periodic expenses and periodic cash. The object of the game is to generate passive income greater than predetermined percentage of the player's expenses. The game further includes a financial statement (20).

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Title: **GAME FOR TEACHING FUNDAMENTAL ASPECTS OF PERSONAL
5 FINANCE, INVESTING AND ACCOUNTING TO CHILDREN**

FIELD OF THE INVENTION

This invention relates to the art of games and, more particularly, to a game for children which teaches the basic aspects of personal finance, investing and the relevant aspects of accounting
10 including financial statements such as income statement and balance sheet.

BACKGROUND OF THE INVENTION

The old maxim of "study hard, get good grades, and find a high-paying job with a great
15 pension" is no longer entirely relevant to today's world. In today's world of highly mobile professionals, aging population, defined contribution pension plans, and "entitlements," reliance upon company retirement plans or governmental Social Security programs is arguably no longer prudent. As time goes on, individuals are likely to be required to rely upon their own resources to greater and greater extent. However, principles of personal finance, investing, accounting and the accumulation of
20 wealth are not in the curricula of most formal institutions of learning. A tool for teaching such principles in the context of playing an entertaining game is described in commonly assigned U.S. Letters patent 5,826,878 issued to Kiyosaki et al on Oct. 27, 1998, and co-pending application serial number 09/177723 filed by Kiyosaki et al on October 23, 1998.

It is particularly important to teach basic principles of financial responsibility to children at an
25 early age. However, teaching principles of finance to young children tends to be hindered by a lack of basic arithmetic skills.

It is highly desirable to provide a tool for teaching principles of personal finance, investing, accounting, financial statements and the accumulation of wealth to relatively young children in a manner that is both fun and highly effective, yet requiring that the children be capable of only the most
30 rudimentary mathematical calculations, e.g., counting objects to a total 10 and sorting objects based on colors, shapes or symbols. It is to these ends that present invention is directed.

SUMMARY OF THE INVENTION

The present invention provides a particularly effective mechanism for teaching financial skills
35 to players, and, in particular children, in the context of a game. Each player is initially ascribed a

game in accordance with the present invention.

DETAILED DESCRIPTION OF A PREFERRED EXEMPLARY EMBODIMENT

A game in accordance with the present invention teaches the fundamental elements of cash
5 flow management. In this context, the game offers children experience with the nature of assets (as
used herein, things that generate incoming cash flow), and liabilities (as used herein, things that force
outgoing pay out of money), and how people with assets that generate more money (passive income,
portfolio income and residual earned income, collectively referred to herein as passive income) than
10 the sum of their expenditures and expenses on liabilities are more successful, financially speaking, than
families totally dependent on earned income (e.g., salary and salaries). In addition, the game also
teaches basic counting and money exchange skills.

Referring to Figure 1, a game 10, in accordance with the present invention suitably comprises:
a respective indicia of a financial statement 20 for each player, reflecting, as will be explained, e.g., the
periodic earned income, passive income, periodic expenses, assets and liabilities of the associated
15 player (sometimes hereinafter referred to as "financial statement indicia 20"); indicia 30 of a set of
events potentially affecting at least one of the income (earned and/or passive), expenses, assets and
liabilities of the player (sometimes hereinafter referred to as "game event indicia 30"); indicia of
money 40 (e.g., play money in various denominations) and a suitable mechanism, generally indicated
as 50, for designating respective particular events to be applied to the respective players.

20 In general, particular game events are designated for each player in turn, the player adjusts his
or her cash on hand and financial statement accordingly, and the first player to achieve a passive
income greater than his or her expenses wins. The game teaches the basics of cash flow management
and money exchange without requiring pencil and paper arithmetic, or multiplication (and is thus
suitable for relatively young children) by employing: visual representations of units of the respective
25 financial status factors (earned income, passive income, expenses, assets and liabilities) with at least
one different (distinguishable) visual aspect (e.g., shape, and/or color); simple unit denominations (e.g.,
1000, 100, 10); and visually coordinated (e.g., color/shaped coded) event designators to facilitate
association between financial factors and the game events.

As will be more fully discussed, in the preferred embodiment, game 10 is implemented as a
30 board game: financial statement 20 comprises a printed sheet (or board) 22 (sometimes hereinafter
referred to as game card 22) bearing graphics representing units of earned income, passive income, and
expense, cooperating with respective corresponding tokens (earned income tokens 26, passive income
tokens 27, and expense tokens 28); indicia of events 30 comprises respective decks (32, 34, 36) of
printed cards (each card representing an event potentially affecting the financial status of the player),
35 where the respective decks of cards correspond to different categories of events (Miscellaneous 32,

the respective factors, and facilitate correlation between game events and changes to the financial statement for younger players. For example, earned income symbols 212 and tokens 26 are suitably in the form of blue triangles, passive income symbols 214 and tokens 27 are suitably in the form of green circles, and expense symbols 216 and tokens 28 are suitably in the form of red squares. Preferably, the symbols are in outline (in the associated color), or include an internal feature (e.g., an interior portion of a different color or without color), to help differentiate between symbols and tokens placed over symbols. A similar background (e.g., same color) is employed for both earned income and passive income sections 206 and 208 to emphasize the relationship between those financial factors. Denomination is suitably indicated by size; the larger the symbol or token the greater the denomination. Three denominations are suitably represented: \$1000, \$100, and \$10. If desired, for simplification, only two denominations, \$1,000 and \$100 may be employed for earned income. A predetermined number of symbols for each denomination is included in earned income, passive income, and expense sections 206, 208 and 210, for example, ten \$10 symbols (where employed), ten \$100 symbols, and two \$1,000 symbols. The symbols of each denomination are disposed in groups of a predetermined number, e.g., five, to aid younger children in counting and tracking income and expenses.

As will be discussed, at the beginning of play, each player is provided with earned income tokens 26 representing periodic earned income ascribed to the player, and expense tokens 28 representing periodic expenses ascribed to the player, and initial predetermined "cash on hand", a sum of play money 40 (e.g., three \$1,000 bills, although, the initial predetermined "cash on hand" can be, if desired, zero). Starting earned income, as reflected by earned income tokens 26, is suitably set to a predetermined "round" number e.g., \$1,000, for ease of "calculations". Starting total expenses, as reflected by expense tokens 28, are suitably set to a predetermined amount (e.g., \$700), less by a predetermined percentage of earned income (e.g., 30%) than the amount of earned income, i.e., the net income received each "payday" is equal to the difference between earned income and expenses (e.g., \$300), plus any passive income from assets. The amount of initial "cash on hand" is suitably chosen to be equal to a predetermined multiple (e.g., 10) of the difference between earned income and expenses (representing savings accumulated over a predetermined number (e.g., 10) of pay periods. The amount of each player's earned income, passive income, and expenses are typically varied by the game events, and reflected by providing additional to or taking away from the player representative tokens 26, 27 and/or 28.

Balance sheet portion 204 of financial statement game card 22 suitably includes an asset portion 220, and a liability (debt) portion 222. Asset portion 220 suitably includes graphical representations (symbols chosen to represent) 224, 226, and 228 of the various types of assets referred to in the game events. Similarly, liability portion 222 includes graphical representations (symbols

(sometimes hereinafter referred to as "sunshine" events).

Opportunity events represent, e.g., opportunities to participate in transactions, e.g., acquire the various types of assets, to increase passive income. For example, as previously noted, the opportunity to acquire real estate, securities (financial or paper assets such as stocks or bonds), or home businesses may be represented. To facilitate correlation by younger players, a particular unique symbol is, as also previously noted, associated with each type of asset. For example, real estate is suitably represented by the image of a house, securities by the image of stock certificates, and business by the image of a computer. Several variations of each type of opportunity event are suitably included in the set of events, e.g., different combinations of cost and passive income generated. In addition, plural instances of particular events may be included in the set. The set of opportunity events suitably includes predetermined proportions of events involving the various types of assets. For example, the set of events may include 24.3% home business, 24.3% real estate, and 51.4% stock assets.

The indicia of an individual opportunity event suitably includes: a statement of type of asset involved (e.g., real-estate, securities, business); the symbol (corresponding to the symbology of financial statement indicia 20) for the type of asset; a statement of the particulars of the opportunity (e.g., buy rental house) including the cost of the opportunity; and a graphic representation of the additional units of periodic passive income (corresponding to the symbology of financial statement indicia 20) generated by the asset. Examples of Opportunity events are shown in Table 1.

| Nature of Opportunity | Particulars | Passive income generated |
|-----------------------|-------------------------------------------------------------|--------------------------------------|
| Home Business | You may start a new home business; start up costs-pay \$260 | One \$100 unit |
| Real estate | Buy rental house for \$1,100 | Two \$100 units and three \$10 units |
| Securities | Buy 100 shares for \$800 | One \$100 unit |
| Real estate | Buy rental house for \$900 | Two \$100 units |
| Home Business | You may start a new home business; start up costs-pay \$300 | One \$100 unit and two \$10 units |
| Real estate | Buy rental house for \$1,400 | Two \$100 units and four \$10 units |
| Securities | Buy 100 shares for \$1600 | Two \$100 units |
| Home Business | You may start a new home | Two \$100 units |

good is suitably introduced by including several low income or no income items. If desired, purported assets (investments) that lose money (generate negative cash flow, and are thus effectively liabilities) can be included in the event set. However, in order to prevent confusion among younger players, such disguised liability "assets" are not included in the preferred embodiment.

5 Liabilities/expense events represent, e.g., the participation in various types of transactions or occurrences that cost the player money (requiring a cash payment) or increase periodic expenses. Such transactions or occurrences suitably fall into a predetermined number, e.g., three, of categories. For example, such categories may, as previously noted, include: "real-life expenses" (e.g., unexpected medical or dental episodes); non-essential (luxury) purchases or entertainment expenses (sometimes
10 hereinafter referred to as "doodad expenses"); and "lifestyle" (necessity) transactions, representing large purchases affecting lifestyle or relating to necessities such as, for example, a purchase of a larger house. Particular items, e.g., an automobile or particular types of automobiles, can be characterized as a lifestyle transaction or "doodad" expense as desired. The transactions or occurrences can further be categorized by the method of payment, e.g., cash, credit card, using borrowed money, or long-term
15 secured debt such as a mortgage. To facilitate correlation by younger players, a particular unique symbol is associated with each type of liability/expense and/or method of payment. For example, events requiring cash payments may be represented by the image of a checkbook and/or dollar sign symbol; events involving credit transactions by the image of a bill, and/or credit-card, and events requiring assumption of long-term or secured debt by the image of a house and mortgage. In addition,
20 graphic representations associated with payment of cash or units of periodic expense (corresponding to the symbology employed on financial statement indicia 20) are incorporated into the indicia of the event. Preferably, certain events will provide a choice as to mode of payment, e.g., cash or credit, or cash or borrowed money, to teach the player the consequences of credit purchasing and borrowing. Several variations of each type of liability/expense event are suitably included in the set of events, e.g.,
25 different combinations of cash paid out and periodic expense generated. In addition, plural instances of particular events may be included in the set. The set of liability/expense events suitably includes predetermined proportions of events involving the various types of liabilities/expenses and/or modes of payment. For example, a set of 30 events may include 3 "lifestyle/necessity" events, 10 "real life expense" events, and 17 "doodads". Likewise, the respective categories of liability/expense events
30 suitably include predetermined proportions of the various modes of payment. For example, the 30 event set suitably includes 3 secured debts, 6 cash payments, 7 loans and 14 credit/cards (or choice) events.

 The indicia of an individual liability/expense event suitably includes: a statement of type of liability/expense involved (e.g., "real-life", doodad, lifestyle); the symbol for the mode of payment
35 (cash, credit, loan, mortgage); a statement of the particulars of the event (e.g., dentist cleans teeth); and

| | | |
|-------------------|---------------------------------------------------------------------------|---------------------------------------------------------------|
| Doodad | Go to summer camp | Increase expenses by 1 \$100 unit and 1 \$10 unit |
| Doodad | Buy new party clothes | Increase expenses by 3 \$10 units |
| Doodad | Buy wave runners | Increase expenses by 2 \$100 units |
| Doodad | Buy doll Player's choice to pay cash or by credit card | \$200 cash payment or Increase expenses by 1 \$10 unit |
| Doodad | Buy new basketball shoes Player's choice to pay cash or by credit card | \$200 cash payment or Increase expenses by 1 \$10 unit |
| Doodad | Buy TV game system Player's choice to pay cash or by credit card | \$400 cash payment or Increase expenses by 2 \$10 units |
| Real Life Expense | Buy new furniture | Increase expenses by 4 \$10 units |
| Real Life Expense | Buy school clothes | Increase expenses by 1 \$10 unit |
| Real Life Expense | Put new roof on house | Increase expenses by 1 \$100 unit |
| Real Life Expense | Pay moving expenses | Increase expenses by 3 \$10 units |
| Real Life Expense | Buy four tires | Increase expenses by 3 \$10 units |
| Real Life Expense | Car needs repairs | Increase expenses by 4 \$10 units |
| Real Life Expense | Buy new clothes washer | Increase expenses by 1 \$10 unit |
| Real Life Expense | Birthday Party Player's choice to pay cash or | \$200 cash payment or |

that type of asset or liability as well as a graphic representations of changes in units of passive income or periodic expense (corresponding to the symbology employed on financial statement indicia 20) are preferably incorporated into the indicia of the event. Graphic representations of cash, if cash is involved in the event, can also be incorporated into the indicia of the event, if desired. For example, a periodic stock dividend of \$10 is suitably represented by the stock certificates symbol, together with a \$10 unit passive income symbol. Several variations of each type of miscellaneous event are suitably included in the set of events. In addition, plural instances of particular events may be included in the set. In the preferred embodiment, to maintain playtime within desired limits (in accordance with typical children's attention spans, as will be discussed), all the miscellaneous events are preferably positive in effect, although some events may not apply to a particular player because that player does not have any of the particular asset or liability affected by the event.

If desired, an additional element of chance can be interjected in the game through the sunshine events. For example, certain of the events can provide for a variable reward e.g., cash, based upon operation of a pseudo random number generator, e.g., a spinner 60 (figure one), or about the role of one or more die. A similar variable can be employed, if desired, in connection with the opportunity and liability events, if desired. In the preferred embodiment, however, for the sake of simplicity, and to avoid possible confusion of younger players, the variable element is employed only in connection with the sunshine events and is restricted to cash.

The indicia of an individual "sunshine" event suitably includes: a statement of the nature of the event (e.g., salary up, pay off a bill, stock dividend, money making activity, charity event/reward/prize, gift, and start a business); a symbol indicating that the event is a "sunshine" (miscellaneous) event; and a statement of the particulars of the event, including, if an asset or liability is affected by the event, the particular symbol associated with that type of asset or liability as well as a graphic representation of changes in units of passive income or periodic expense (corresponding to the symbology employed on financial statement indicia 20). The use of a symbol indicating a "sunshine" event helps to distinguish the event from opportunity and liability events in the minds of younger players, and prevent potential confusion from the inclusion of asset and liability symbols in the indicia of the "sunshine" event. Examples of "sunshine" events are shown in Table 3.

| Table 3. Exemplary "Sunshine" Events | | |
|--------------------------------------|----------------------|-------------------------------------------|
| Nature of Event | Particulars | |
| | Basis | Amount/Reward |
| Salary Up | Promotion to manager | Increase earned income by two \$100 units |

printed cards 32 representing sunshine events. Referring now to Figures 5A-5H, (collectively referred to as a Figure 5), all of the sunshine cards of deck 32, suitably include a back face with a common design, preferably depicting the symbols for sunshine events. For example, referring to Figure 5A, an exemplary sunshine card 500 includes a back face 501, including, among other things, a chosen symbol 502, e.g., a sun "face". The information face of each of the sunshine cards of deck 32 includes, as shown in the examples of Figures 5B-5H, includes: a statement 510 of type of event (e.g., "salary up", gift, start a business, etc); the symbol 512 for sunshine events; and a statement 514 of the particulars of the event (e.g., promoted to manager, receive additional salary). As illustrated in Figures 5B-5E, and 5H, if an asset or liability is affected by the event, a graphic representation 516 of the effects of the event on financial statement indicia 22 is also included, suitably (but not necessarily) as part of statement 514; the particular symbol is associated with that type of asset or liability affected, as well as a graphic representations of changes in units of passive income or periodic expense (corresponding to the symbology employed on financial statement indicia 20) is also included on the card. If desired graphic representations of changes in units of cash can also be employed. For example, with specific reference to Figure 5C, a gift of stock is suitably represented by an instruction 514A for the player to add the particular sunshine card to the players stock assets and obtain a securities icon from the bank and place it on the financial statement indicia 22, followed by symbols for the units of passive income attributed to the stock, in this case two \$10 passive income unit symbols (e.g., green circles) 516A, 516B, together with a symbol 516C for a stock asset. Similarly, as illustrated in Figure 5E, a stock dividend is suitably represented by an instruction to receive a number of units of passive income, represented as symbols for the units of passive income attributed to the stock, in this case one \$10 passive income unit symbol (e.g., green circle) 516D, for each securities asset, signified by symbol 516E, held by the player. With younger players, it may be necessary to initially call the player's attention to the distinction between a gift of stock, and a stock dividend. However, once introduced to the distinction, even players having difficulty reading should be able to discern the difference between the respective cards.

The desirability of reducing periodic expenses by paying off debt is suitably emphasized through the sunshine cards; as illustrated in Figure 5G, paying off a bill is suitably one of the "sunshine" events. The information on the card suitably includes a statement to the effect that a loan (the player's smallest) has been paid off, and to return (to the bank) the smallest loan/credit liability card, related icon, and the periodic expense tokens associated with that loan. The instruction includes a symbol 516F for a loan/credit liability and a symbol 516G for a unit of periodic expense e.g., a red square.

As previously noted, an additional element of chance can be interjected in the game by providing for a variable reward e.g., cash, based upon operation of a pseudo random number generator,

card decks 34, 36, and 32, respectively. The preferred embodiment of game 10 accommodates 2 to 6 players.

5 Play of the preferred embodiment of game 10 is initiated by choosing a banker (often an adult, particularly when younger children are playing or a child with strong math and counting skills) to supervise and control the money and tokens. All money and counters are suitably received from or paid to the Bank. Card decks 32, 34 and 36 are shuffled and placed face down on game board 56. Each player chooses a colored token (playing piece) 54 and is provided a financial statement game card 22, together with earned income tokens 26 representing periodic earned income ascribed to the player e.g., \$1000, and expense tokens 28 representing periodic expenses ascribed to the player e.g.,
10 \$700, and an initial sum of play money 40 (e.g., three \$1,000 bills). As noted above, starting earned income, as reflected by earned income tokens 26, is suitably set to a predetermined "round" number e.g., \$1,000, for ease of "calculations", and starting total expenses, as reflected by expense tokens 28, are suitably set to a predetermined amount (e.g., \$700), less by a predetermined percentage of earned income (e.g., 30%) than the amount of earned income.

15 The order of play is then determined. For example, each player rolls the dice to determine a first player; play begins with that player, then each successive player to the left plays in turn.

Each player in turn moves his or her token 54 along track 58, in accordance with the results of rolling dice 52. When a player lands on a particular space, he or she selects a card from the associated one of decks 32, 34 or 36. The players financial statement indicia 20 is modified accordingly, e.g.,
20 tokens and icons are placed on or taken off financial statement game card 22. When a player passes a paycheck space he or she receives from bank cash equal to the sum of earned and passive income, and pays to the bank a sum equal to the player's expenses. The first player to achieve a passive income greater than expenses is the initial winner. If desired, the winners badge with appropriate legend e.g., "I'm a cash flow kid" can be awarded to the initial winner, (typically worn until the completion of the
25 game).

It is desirable that the overall length of game play be commensurate with the attention span of young players. Accordingly, it is desirable to fix a target number of turns for a typical player to complete (e.g., win) the game. The present inventors have determined that (a) a game length of approximately 90 minutes is a particularly appropriate target limit for 6 players, and (b), on the
30 average, each player's turn will take approximately 1.25 minutes. A 90 minute game length thus permits a total of 72 player turns, equating to 12 turns for each of the six players. Accordingly, it is desirable that, in play, the average player be able to win the game (e.g., generate passive income greater than expenses) in 12 or less turns. Game event indicia 30, and event designating mechanism 50 are suitably designed such that sufficient assets are likely to be acquired in the predetermined target
35 number of turns (e.g., 12) to generate a predetermined level of passive income in excess of the initial

$$\begin{aligned} & \text{Savings}_{\text{Ascribed}} + \text{Number}_{\text{payday}} [(\text{EarnedIncome}_{\text{Ascribed}} - \text{Expense}_{\text{Ascribed}}) + \\ & (\text{Probability}_{\text{Asset}})(\text{PassiveIncome}_{\text{Ave}}) - (\text{Probability}_{\text{Liability}})(\text{Expense}_{\text{Ave}})] - \\ & \text{Number}_{\text{turns}}[(\text{Probability}_{\text{Asset}})(\text{AssetCost}_{\text{Ave}})] > 0 \end{aligned} \quad (5)$$

The relative proportion of spaces corresponding to the respective categories are suitably set to provide the desired probabilities and frequencies of events; as noted above with reference to Figure 7, track 58 in the preferred embodiment includes 24 spaces in total, of which 15 spaces 702 correspond to opportunities, 6 spaces 704 correspond to liabilities/expenses; two spaces 706 correspond to "payday"; and one space 708 corresponds to sunshine events. Thus, in the preferred embodiment, for a given turn, the probability of obtaining an asset is 15 out of 24 = 62.5%, (or considering only assets and liabilities, 15 out of 21 = 71.4%) and the probability of acquiring a liability is 6 out of 24 = 25%, (or considering only assets and liabilities, 6 out of 21 = 28.5%).

Pay Day spaces 706 are suitably disposed 180 degrees from each other e.g., the sixth and eighteenth space from the start 710. Using two dice, 12 turns corresponds to an average of 84 spaces moved per player; during the course of game each player will circuit a 24 space track 58, on average, 3½ times, and, with two payday spaces 706 on track 58, pass a payday space 706 on average 7½ times during the course of the game. As previously noted, starting earned income ($\text{EarnedIncome}_{\text{Ascribed}}$) is suitably set to a predetermined "round" number e.g., \$1,000, for ease of "calculations", and starting total expenses ($\text{Expense}_{\text{Ascribed}}$), are suitably set to a predetermined amount (e.g., \$700), less by a predetermined percentage of earned income (e.g., 30%) than the amount of earned income. The amount of initial savings ($\text{Savings}_{\text{Ascribed}}$) is suitably chosen to be equal to a predetermined multiple (e.g., 10) of the difference between earned income and expenses (representing saves accumulated over a predetermined number (e.g., 10) of pay periods. Thus, in the preferred embodiment:

$$\text{Number}_{\text{turns}} = 12,$$

$$\text{Probability}_{\text{Asset}} = 62.5\%,$$

$$\text{Probability}_{\text{Liability}} = 25\%$$

$$\text{EarnedIncome}_{\text{Ascribed}} = \$1000$$

$$\text{Expense}_{\text{Ascribed}} = \$700$$

$$\text{Savings}_{\text{Ascribed}} = \$3000$$

$$\text{Number}_{\text{payday}} = 7.5$$

Equation 1 becomes:

$$12[(0.625)(\text{PassiveIncome}_{\text{Ave}}) - (0.25)(\text{Expense}_{\text{Ave}})] - \$700 > 0 \quad (6)$$

$$7.5[(\text{PassiveIncome}_{\text{Ave}}) - 3(\text{Expense}_{\text{Ave}})] - \$700 > 0 \quad (7)$$

the name of the elements contained within brackets, e.g., the symbol for passive income token 27 is represented in Tables 4 and 5 as {passive income token 27}. When used in the exemplary pictorial instruction sheets of Tables 4 and 5, the term "the game card" refers to game card 22, and "game board" refers to game board 56.

5 Table 4.

How To Play:

Get out the game board and choose a colored playing piece. Choose someone to be banker, help them set up. The bank gets all the {play money}, {earned income token 26, \$1,000 denomination}, {earned income token 26, \$100 denomination}, {passive income token 27, \$1,000 denomination}, {passive income token 27, \$100 denomination}, {passive income token 24, \$10 denomination}, {expense token 28, \$1,000 denomination}, {expense, \$100 denomination}, and {expense token 27, \$10 denomination}.

Shuffle the card decks face down and place them on the game board.

Get a game card and the "to start" things from the bank.

Everyone rolls both the dice; the player with the highest total moves the number rolled, going clock wise around the track. The person on the first player's left goes next, and so on.

If you roll any "doubles" on the dice, draw one of these {sunshine card 32} right away.

You win when your {passive income token 27} total more than your {expense token 28}.

Spaces are both color and symbol coded like this:

When you pass or land on this space, {pay day space 706} get money equal to all of these {earned income token 26} & {passive income token 27} on your game card.

And then pay money equal to all of these: {expense token 28} on your game card.

If you can't pay your {expense token 28}, you have to start over. Give everything to the Bank, move to "Start Here" on the game board and then get the "To Start" things from the Bank again.

Sorry, no borrowing allowed.

If you land here {opportunity space 702}, draw a same color card. These cards {opportunity space 702} are called assets. They give you {passive income token 27}.

card they draw, and collect an {icon 66} putting them on top of the matching symbol.

It is OK for you to play too.

And please keep your money separate from the Bank's.

If desired, additional (or alternative) rules can be employed to make the game more challenging for more experienced players and/or to teach particular concepts. For example:

5 "Doodad Expenses" (but not real life expenses) can be made optional. When a doodad card is drawn the Player may choose to buy the doodad or choose not to buy the doodad and return the doodad expense card to the bottom of the deck.

An option to pay out (prepay, retire) any periodic expense with cash (e.g., a one time payment of a predetermined multiple e.g., 20, of the periodic expense listed on the card) can be provided with respect to some or all expenses.

10 Earned income (e.g., salary) and/or initial expenses can be made a variable. The initial earned income ascribed to the player can be determined as part of the game set-up, e.g., the players salary would be set by rolling one or more die. For example, each player rolls the dice and receives earned income tokens 26 representing a predetermined base wage (e.g., \$500) plus a predetermined amount (sometimes hereinafter referred to as a "variable wage multiplier") (e.g., \$100) times the amount
15 shown on the dice. Initial expenses ascribed to the player would be determined from the same roll of the dice e.g., a predetermined base expense (preferably less than the base wage, e.g., \$400) plus a predetermined amount (preferably less than the variable wage multiplier, e.g., \$50) times the amount shown on the dice.

Alternatively, salary could be adjusted on a payday by payday basis, e.g., made equal to a
20 predetermined base (e.g., \$500) plus a predetermined amount (e.g., \$100) times the amount shown on the dice when passing a payday space 706.

A "progressive" graduated income tax can be established, adding taxes (expenses) applicable to earned and or passive income. Deductions for income generated by certain types of assets and or certain types of expenses can also be established.

25 The cost of assets can be made variable, e.g., determined by adding a number based on the value of dices rolled by the player that turn (e.g., \$50 times the value rolled) to the price shown on the event card.

The income generated by various assets can be made variable. If desired different formula can be used to for the different types of assets. For example, the income generated by a "business" asset
30 may be determined by rolling both dice after a player pays for the business. If the value rolled does not exceed a predetermined threshold value, e.g., 5, the "business" generates no passive income

CLAIMS

What is claimed is:

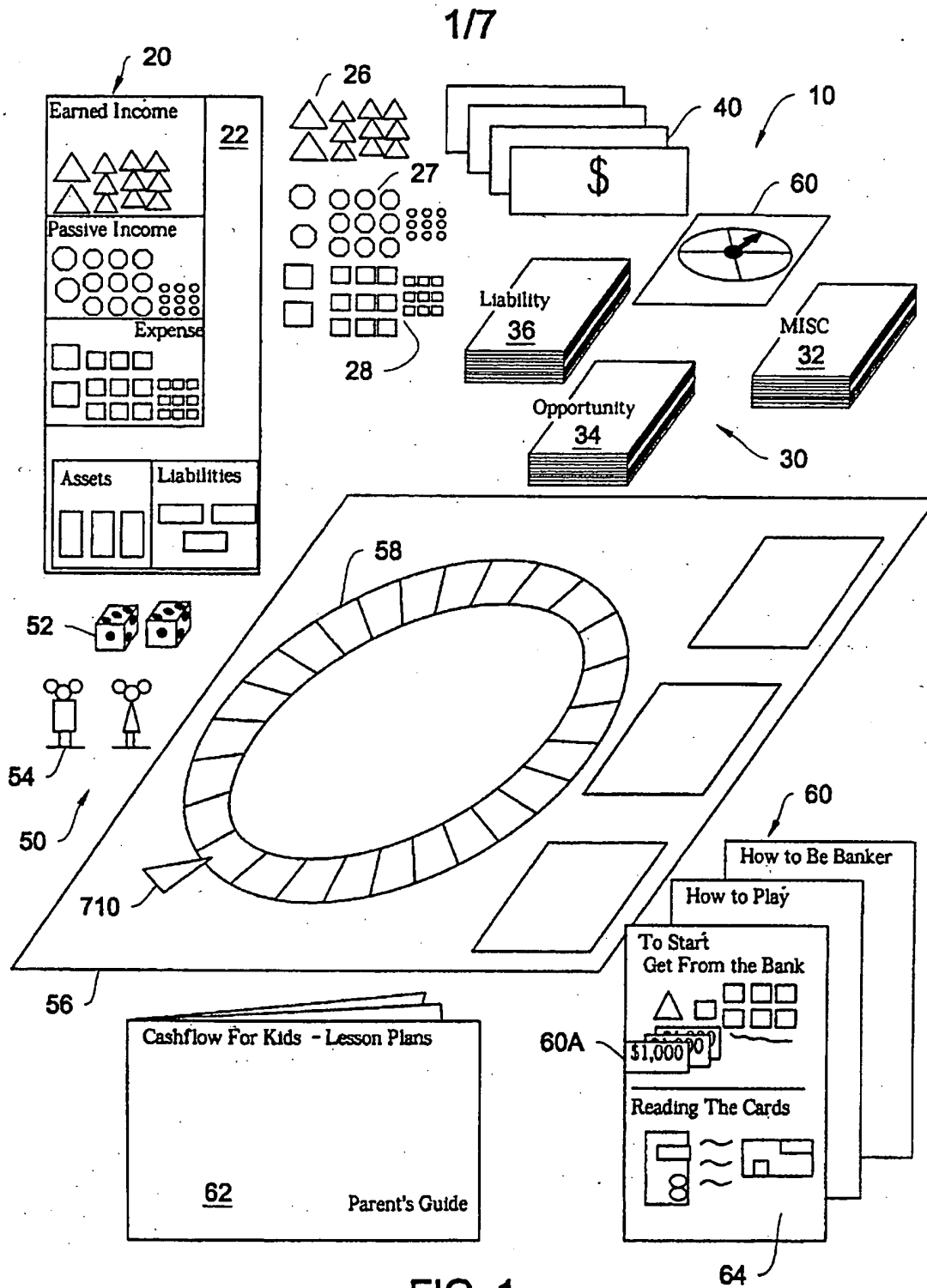
- 1 1. A game for teaching financial skills to players, wherein each player is initially ascribed a
2 predetermined periodic earned income, at least initially representing income from work
3 activities of the player, predetermined periodic expenses, and a predetermined amount of cash
4 on hand, and the object of such game is for a player to generate passive income from assets
5 greater than a predetermined percentage of the player's expenses, the game comprising:
6 indicia of cash on hand;
7 indicia of a financial statement associated with each player, and indicia of a set of game events
8 for pseudo-random assignment to the players in turn;
9 the indicia of a financial statement including respective selectively revisable visual indicia of
10 plural units of passive income, plural units of periodic expenses, assets and liabilities ascribed to the
11 associated player;
12 each of the visual indicia of units of passive income having a first predetermined associated visual
13 aspect, and units of periodic expenses having a second predetermined associated visual aspect; the
14 visual indicia of assets and liabilities manifesting the first and second predetermined visual aspects,
15 respectively;
16 the set of game events including events potentially affecting at least one of the cash on hand,
17 passive income, expenses, assets and liabilities of the player, the set of events including opportunities to
18 purchase assets with cash on hand to generate passive income;
19 the indicia of game events potentially affecting passive income manifesting the visual aspect
20 associated with passive income, and the indicia of game events potentially affecting expenses
21 manifesting the visual aspect associated with expenses; and
22 the number of units of each of the financial statement visual indicia being selectively revisable
23 to reflect the effects of game events.
- 1 2. The game of claim 1 wherein the indicia of a financial statement includes respective selectively
2 revisable visual indicia of a plurality of denominations of units of passive income, and
3 expenses.
- 1 3. The game of claim 2 wherein the visual indicia of each denomination of units of passive
2 income, and expenses is grouped together in units of a predetermined number to aid in
3 counting.
- 1 4. The game of claim 3 wherein the predetermined number is five.
- 1 5. The game of claim 1 wherein the indicia of a financial statement further includes respective

- 1 20. The game of claim 15 wherein the indicia of a financial statement further includes respective
2 selectively revisable visual indicia of units periodic earned income, and the visual indicia of the
3 units of passive income are green circles, the visual indicia of the units of expenses are red
4 squares and the visual indicia of the units of earned income are blue triangles.
- 1 21. The game of claim 1 wherein the indicia of a financial statement comprises a sheet bearing
2 respective graphical symbols representing units of passive income, and expense, and respective
3 sets of removable tokens, each set of tokens for disposition on the sheet corresponding in at least
4 one predetermined visual aspect to the symbol for an associated one of passive income, and
5 expense.
- 1 22. The game of claim 21 wherein the sheet further bears graphical symbols representing units of
2 earned income.
- 1 23. The game of claim 22 further including a set of tokens for disposition on the sheet
2 corresponding in at least one predetermined visual aspect to the symbol for earned income.
- 1 24. The game of claim the 22 further including respective sets of icons corresponding to assets
2 and liabilities.
- 1 25. The game of claim 21 wherein the corresponding predetermined visual aspects comprise at least
2 one of a characteristic color and a characteristic shape.
- 1 26. The game of claim 25 wherein the symbols include an internal feature to help differentiate
2 between symbols and tokens placed over symbols.
- 1 27. The game of claim 21 wherein the symbols are grouped together in units of a predetermined
2 number to aid in counting.
- 1 28. The game of claim 21, wherein the sheet bears symbols for a plurality of denominations of units
2 of passive income, and expenses.
- 1 29. The game of claim 28 wherein the symbols for each denomination of units of passive income,
2 and expenses are a grouped together in units of a predetermined number to aid in counting.
- 1 30. The game of claim 29 wherein the predetermined number is five.
- 1 31. The game of claim 1 wherein the indicia of a financial statement includes:
2 a section relating to earned income; a section relating to passive income; and a section relating
3 to expense; wherein

- 1 39. The game of claim 1 wherein the set of game events comprises respective categories of events,
2 a first category including events potentially affecting the passive income of the player, and a
3 second category including events potentially affecting the expenses of the player.
- 1 40. The game of claim 39 wherein the set of game events comprises a third category of events, the
2 third category including events potentially affecting at least one of the player's cash on hand,
3 earned income, passive income, expenses and game sequencing.
- 1 41. The game of claim 39 wherein the first category of events include opportunities to acquire
2 assets of respective types, each type of asset having a characteristic symbol associated
3 therewith included in the indicia of game events involving that type of asset.
- 1 42. The game of claim 41 wherein the indicia of events in the first category includes: a statement
2 of type of asset involved; the symbol for the type of asset; a statement of the cost of the
3 opportunity; and a graphic representation of the additional units of periodic passive income
4 generated by the asset.
- 1 43. The game of claim 41 wherein the types of assets include real estate, securities, and businesses.
- 1 44. The game of claim 40 further including for each type of asset respective icons manifesting the
2 characteristic symbol.
- 1 45. The game of claim 39 wherein the second category of events include taking on
2 liabilities/expenses of respective types, each type of liability having a characteristic symbol
3 associated therewith included in the indicia of game events involving that type of
4 liability/expense.
- 1 46. The game of claim 45 wherein the indicia of events in the second category includes: a
2 statement of type of liability/expense involved; the symbol for the type of liability/expense; a
3 statement of the cost of the liability/expense; and a graphic representation of the additional
4 units of periodic expenses generated by the liability/expense.
- 1 47. The game of claim 45 wherein the types of liability/expense are categorized by the method of
2 payment.
- 1 48. The game of claim 45 wherein the types of liability/expense include cash payment, payment by
2 credit card, payment using borrowed money, and long-term secured debt.
- 1 49. The game of claim 47 wherein at least some of the second category of events provide the player
2 a choice between methods of payment.

- 1 type of asset involved; the symbol for the type of asset; a statement of the cost of the
 2 opportunity; and a graphic representation of the additional units of periodic passive income
 3 generated by the asset.
- 1 61. The game of claim 58 further comprising a pseudo-random number generator, player pieces, and
 2 a game board bearing a track of spaces corresponding to the drawing of event cards of designated
 3 categories.
- 1 62. The game of claim 61 wherein the pseudo-random number generator comprises a pair of dice.
- 1 63. The game of claim 61 wherein spaces corresponding to the drawing of a card representing an
 2 event potentially affecting passive income manifest the predetermined first predetermined
 3 visual aspect, and each card representing an event potentially affecting expense manifests the
 4 second predetermined visual aspect.
- 1 64. The game of claim 61 wherein track includes a first predetermined number of spaces of which: a
 2 second predetermined number of spaces correspond to opportunities to acquire assets; a third
 3 predetermined number of spaces correspond to liabilities/expenses; and a fourth predetermined
 4 number of spaces correspond to paydays wherein earned income, and passive income are paid to,
 5 and expenses are paid by, the player.
- 1 65. The game of claim 64 wherein the first predetermined number of spaces is twenty-four, the
 2 second predetermined number of spaces is fifteen, the third predetermined number of spaces is
 3 six, and the fourth predetermined number of spaces is two.
- 1 66. The game of claim 64 wherein the set of game events comprises a third category of events, the
 2 third category including events potentially affecting at least one of the player's cash on hand,
 3 earned income, passive income, expenses and game sequencing, and the track includes a fifth
 4 predetermined number of spaces corresponding to the third category of events.
- 1 67. The game of claim 58 wherein the indicia of a financial statement comprises a sheet bearing
 2 graphical symbols representing units of earned income, passive income, and expense, and
 3 respective corresponding removable tokens.
- 1 68. The game of claim 1 designed to result in a player generating passive income from assets
 2 greater than a predetermined percentage of the player's expenses within a predetermined target
 3 number of turns, wherein:
 4
$$\text{Number}_{\text{turns}}[(\text{Probability}_{\text{Asset}})(\text{PassiveIncome}_{\text{Ave}})$$

 5
$$-(\text{Probability}_{\text{Liability}})(\text{Expense}_{\text{Ave}})] - \text{Expense}_{\text{Ascribed}} > 0$$



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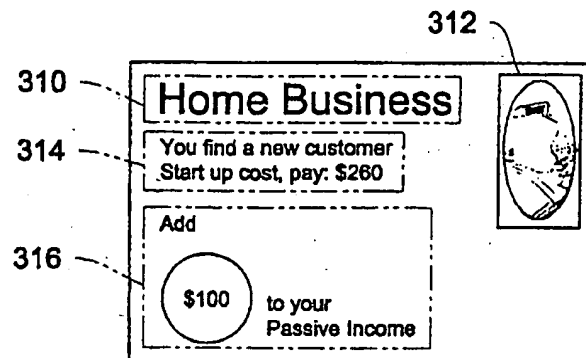


FIG. 3B

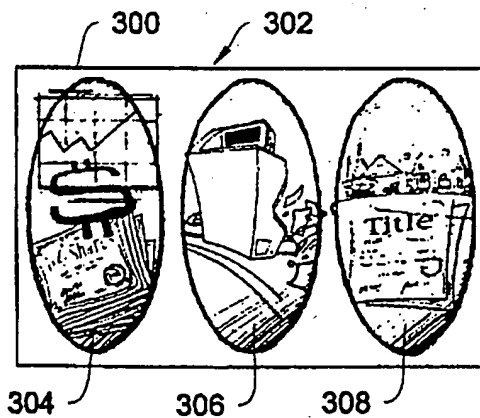


FIG. 3A

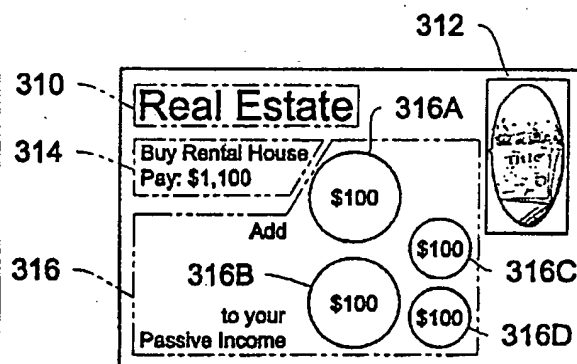


FIG. 3C

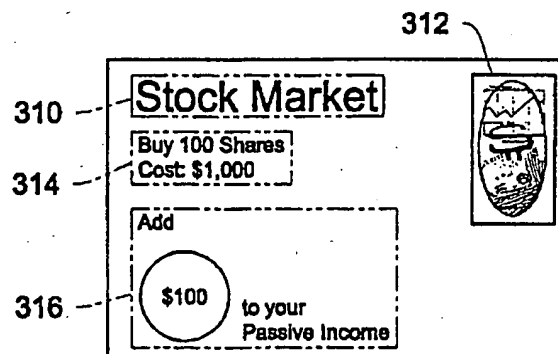


FIG. 3D

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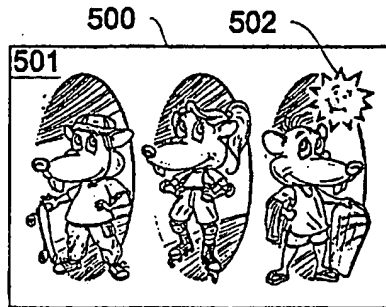


FIG. 5A

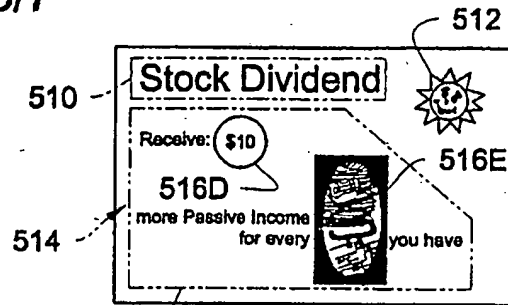


FIG. 5E

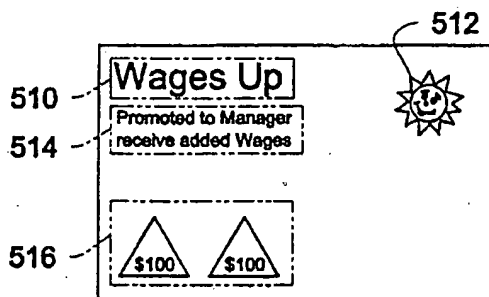


FIG. 5B

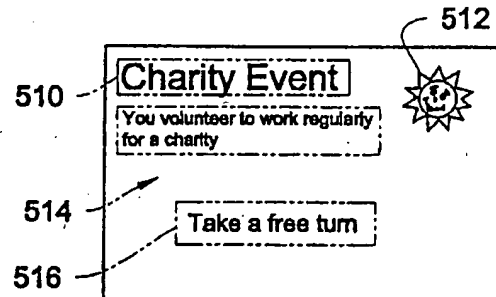


FIG. 5F



FIG. 5C

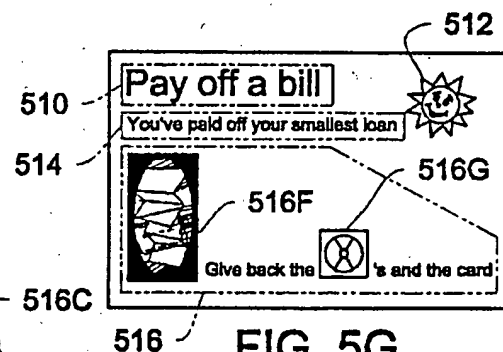


FIG. 5G

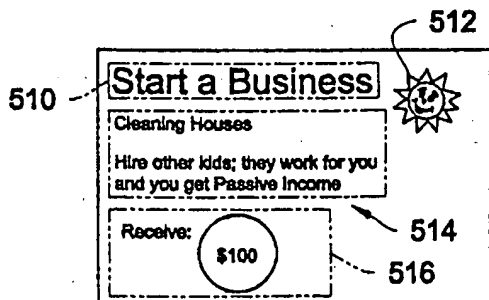


FIG. 5D

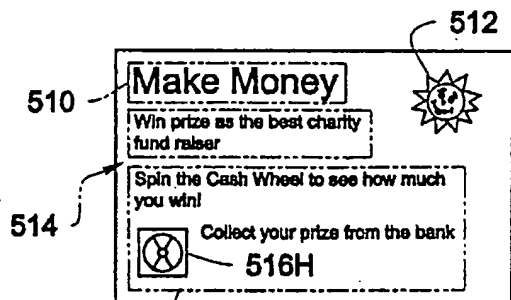


FIG. 5H

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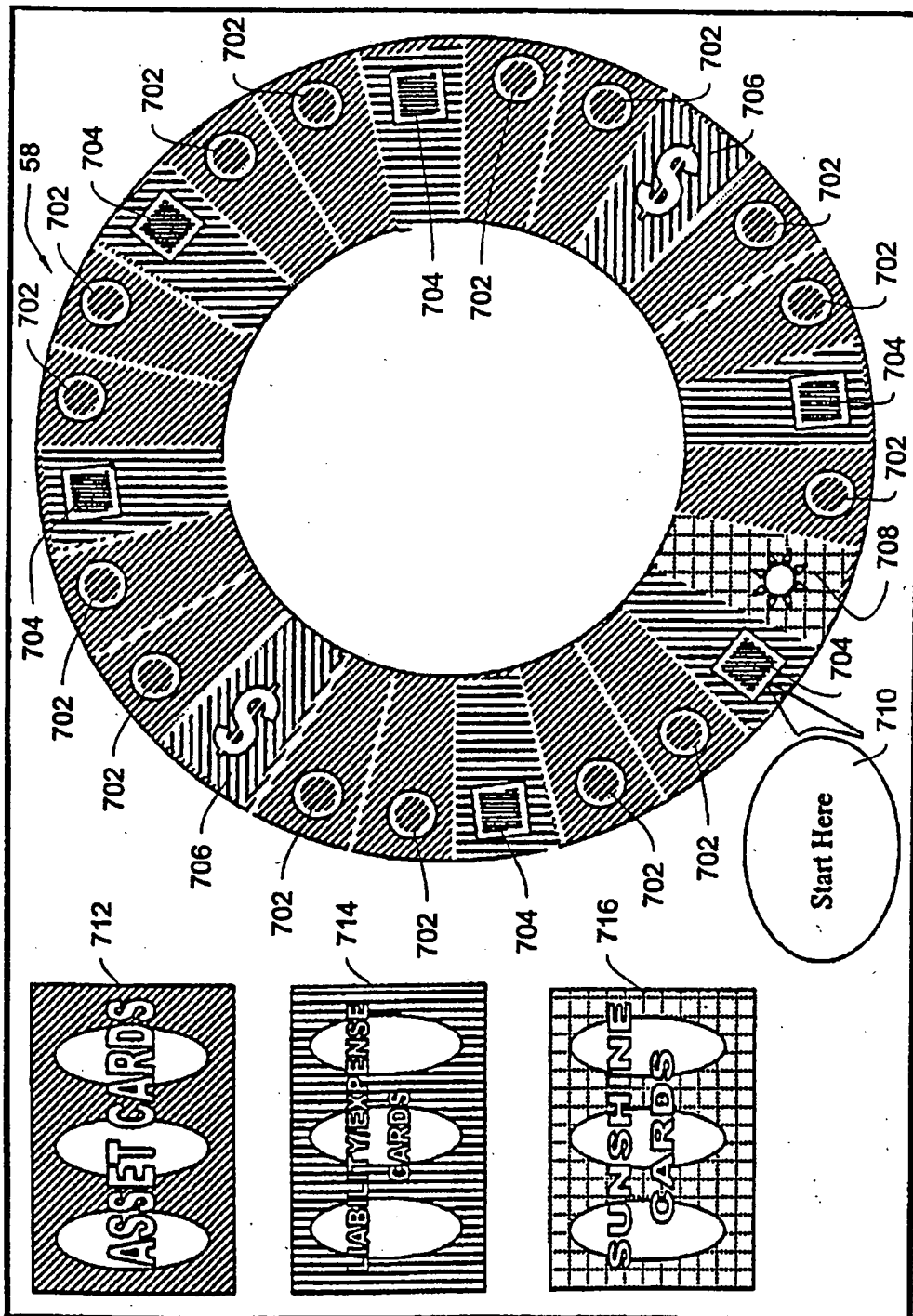


FIG. 7